

EXHIBIT D
COMMUNICATION FAILURES AND SYSTEM OBSTRUCTION

This exhibit provides documented evidence of digital obstruction and failed communication attempts during the final phase of loan processing. Screenshots and email delivery failure notices demonstrate that Plaintiff's access to the loan portal was suspended, and that key email addresses provided by the lender—New American Funding (NAF)—were either invalid or non-functional.

On or about March 19, 2025—just one day before the rate lock expiration—the Plaintiff attempted to deliver critical loan transfer and compliance requests to Loan Officer Shawn Wainwright and the Customer Care Team. These attempts failed, producing bounce-back notices and locked account errors.

These technical obstructions materially interfered with Plaintiff's ability to complete the loan process and transfer her FHA Case file, in violation of procedural communication requirements under the Real Estate Settlement Procedures Act (RESPA), 12 U.S.C. § 2605(e).

Submitted with Statement of Facts – Section 6

mfmallah87@icloud.com Mime-Version: 1.0 (1.0) Date: Wed, 19 Mar 2025 12:33:47
-0400 Subject: Follow Up 3/19/2025 Message-Id: <9229C093-
C7C6-4774-942B-429B72E3C77D@icloud.com> To: Shawn Wainwright X-Mailer:
iPhone Mail (22D82) X-Proofpoint-GUID: QJllyvo5i9bSpwsMHZOIT_MjMEn3mCSh
X-Proofpoint-ORIG-GUID: QJllyvo5i9bSpwsMHZOIT_MjMEn3mCSh X-Proofpoint-
Virus-Version: vendor=baseguard
engine=ICAP:2.0.293,Aquarius:18.0.1093,Hydra:6.0.680,FMLib:17.12.68.34
definitions=2025-03-19_06,2025-03-19_01,2024-11-22_01 X-Proofpoint-Spam-
Details: rule=notspam policy=default score=0 phishscore=0 mlxlogscore=982
adultscore=0 spamscore=0 malwarescore=0 mlxscore=0 clxscore=1015
suspectscore=0 bulkscore=0 classifier=spam adjust=0 reason=mlx scancount=1
engine=8.19.0-2411120000 definitions=main-2503190112

6:07

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address to reset your password

Username *

Enter your username or email address

or

Forgot your username?



Your account has been suspended

Please wait 24 hours and then try again, or contact your lender for help.

Close

Lice

14511 Myford Road, Suite 100 Tustin, CA 92780

800.450.2010 x7100 | CustomerService@nafinc.com

🔒 ding.mymortgage-online.com ↻



6:41

45

Cancel

**Formal Request for FHA Case Transfer
Code – Response Required by 4:00 PM...**

To: show Wainwright

Cc: Customer Service <customerservice@nafinc.com>

Bcc:

From: mfmallah87@icloud.com

Subject: **Invalid Address**

"Customer Service <customerservice@nafinc.com>" does
not appear to be a valid email address.
Do you want to send it anyway?

Dear

Cancel

Send

Following my Final Demand Notice, I am formally requesting the
FHA Case Transfer Code for my assigned FHA
446-6285091.

As per HUD Mortgagee Letter 2009-40, I have no discretion or denial allowed under HUD policy. Information must be provided immediately when requested by the borrower.

I require this information no later than 4:00 PM on 01/18/2025. If this request is not fulfilled by that date, I will refer this matter to HUD, CFPB, and all relevant regulatory agencies.